

## **Open Enrollment for 2004**

**Begins 8:00 a.m. pst, Saturday November 1**

**Ends midnight pst, Sunday November 30**

Next month is Open Enrollment, the time of year when you make decisions about your UC health benefits for the coming year.

## **Soaring health care costs**

As you may know from other UC communications and from various newspaper and magazine articles, health care costs nationwide continue to rise significantly and employers everywhere are facing double-digit increases for 2004 health benefits. For UC, which prides itself on providing its faculty and staff with health benefits that are among the best in higher education, these soaring health insurance costs combined with reduced state funding due to California's budget crisis have created significant challenges.

## **UC offers a range of choices**

Despite these pressures, UC has managed to preserve access to quality health care and continues to offer a range of choices to serve the diverse needs of its members. There will be increased monthly premiums in 2004, but UC has taken some innovative measures to help preserve access and choice. For instance, expanding on the "transition allowance" in 2003, UC has established a four-level medical premium structure based principally on full-time salary rate, so that employees who earn the least will have the lowest premiums. In addition, UC contributions will be weighted so that employees and enrolled children will receive a slightly higher UC contribution than enrolled adult family members.

## **News is not all bad**

UC will continue to provide dental and vision coverage at no cost to employees. Additionally, you will see significant reductions in employee costs for supplemental disability and life insurance, thus freeing up dollars that you can use to help reduce the costs of your medical premiums.

The Health Care Reimbursement Account, introduced last year, can help you save on taxes by putting pretax money aside for out-of-pocket health care costs. And the Tax Savings on Insurance Premiums program (TIP) allows you to pay your medical plan premiums on a pretax basis as well.

## **Online Enrollment**

Open Enrollment for active employees has moved to the Internet (<http://atyourservice.ucop.edu>). In addition to being simpler and easier than the telephone enrollment, online enrollment provides significant cost savings for printing and postage. Our Internet tools, such as the Medical Plan Chooser, can help you to be a wiser medical insurance consumer. **You won't use the telephone to make your changes as you have in the past.**

## **No personalized statements in the mail**

In late October, UC will mail an Open Enrollment booklet that summarizes key plan changes, medical plan highlights and other information to help you make informed decisions. You will **not** receive a personalized Open Enrollment statement in the mail because this information will be online.

## **Don't have a computer at work?**

You can make Open Enrollment transactions from your computer at home if you have access to the Internet. For employees who do not have access to a computer or who need help with making changes, computers are available in the Benefits Office, building 571, room 1205, from 8:00 to 5:00.

Your best source of information about your medical plan options is always the insurance carrier. The LLNL Benefits Fair is scheduled for November 12<sup>th</sup> from 2:00 to 5:00 in the West Cafeteria. This is a great opportunity to talk to plan representatives who will be on hand to answer your questions.

### **Actions You Can Take During Open Enrollment**

#### **During Open Enrollment you can:**

- Change to a different medical plan
- Change to a different dental plan (California residents only)
- Opt out of medical, dental, and/or vision coverage or if you previously opted out, you may cancel your opt-out request and enroll in a new plan
- Enroll your eligible family members in your health plans
- See the *UC Group Insurance Eligibility Factsheet -- 2004* for information about family member eligibility
- Cancel coverage for a currently enrolled family member
- Enroll yourself and/or your eligible family members in the ARAG Legal Plan

The legal plan is open for enrollment for the first time in several years. The ARAG Group, a world leader in providing legal benefits, has been selected to administer the plan. Premiums will increase slightly, but the plan will offer enhanced benefits and a larger network of attorneys to serve you.

- Enroll or reenroll in the Dependent Care Reimbursement Account (DepCare) and/or in the Health Care Reimbursement Account (HCRA)
- Cancel your Tax Savings on Insurance Premiums (TIP) participation or reenroll if you previously cancelled

**If you don't want or need to make any changes in your health or legal plans, you don't need to do anything further. Your current coverage will continue for 2004.**

**You must reenroll in DepCare and/or HCRA, however, to continue your participation for 2004.**

**All Open Enrollment changes will be effective January 1, 2004.**